

IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION

IN RE: : CHAPTER 11  
:   
FREDERICK BERNARD JONES AND : CASE NOS. 13-66396-WLH  
MAXINE WILLIAMS JONES :   
: JUDGE HAGENAU  
DEBTORS :

**OBJECTION TO DEBTORS' AMENDED DISCLOSURE STATEMENT**

COMES NOW Branch Banking and Trust Company ("BB&T"), a secured creditor in the above-styled case and files this Objection to Debtors' Amended Disclosure Statement ("Disclosure Statement"), and shows the Court as follows:

1. The case was filed on July 31, 2013.
2. The Debtors propose to cram down three (3) mortgage loans with BB&T on three (3) rental properties (the "BB&T Loans") (See class five (5), six (6), and seven (7) at pages fourteen (14) and fifteen (15) of the Disclosure Statement). The Disclosure Statement fails to explain how the Debtors arrived at the proposed interest rate of 4.5% on the BB&T Loans.
3. The BB&T Loans are amortized over thirty (30) years. The Disclosure Statement fails to explain how the Debtors arrived at the proposed amortization period of twenty (20) years for the three (3) BB&T Loans and thirteen (13) other mortgage loans. We note the Debtors propose a fifteen (15) year amortization period for three (3) mortgage loans with other lenders.
4. BB&T disputes the proposed value of its Collateral in the Debtors' Disclosure Statement and Plan. These arguments will be reserved for Objections to the Plan.

WHEREFORE, BB&T respectfully requests that the Court deny approval of the Debtors' Disclosure Statement as proposed and for such other and further relief as this Court may deem just and proper.

This the 10<sup>th</sup> day of October, 2013.

/s/ Gregory M. Eells

Gregory M. Eells

Georgia Bar No. 241825

Attorney for Branch Banking and Trust Company

Eells Law Group, LLC  
Suite 181 - The Oglethorpe Bldg.  
2971 Flowers Road South  
Atlanta, Georgia 30341  
(770) 455-3660  
gme@eellslawgroup.com

IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION

IN RE:	:	CHAPTER 11
	:	
FREDERICK BERNARD JONES AND	:	CASE NOS. 13-66396-WLH
MAXINE WILLIAMS JONES	:	
	:	JUDGE HAGENAU
DEBTORS	:	
	:	

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that I have this day served a copy of the within and foregoing  
Objection to Debtors' Amended Disclosure Statement by depositing a true copy of same in the  
U.S. Mail, proper postage prepaid, upon the Debtors, Debtors' Attorney, and the Office of the  
United States Trustee addressed as follows:

Frederick Bernard Jones  
1331 Greenridge Trail  
Lithonia, GA 30058

Maxine Williams Jones  
1331 Greenridge Trail  
Lithonia, GA 30058

Will B. Geer  
Law Office of Will Geer, LLC  
17 Executive Park Drive  
Suite 115  
Atlanta, GA 30329

Lindsay N. P. Swift  
Office of the U.S. Trustee  
Suite 362  
75 Spring Street, S.W.  
Atlanta, GA 30303

This the 10<sup>th</sup> day of October, 2013.

/s/ Gregory M. Eells  
Gregory M. Eells  
Georgia Bar No.: 241825  
Attorney for Branch Banking and Trust Company

Eells Law Group, LLC  
Suite 181 - The Oglethorpe Bldg.  
2971 Flowers Road South  
Atlanta, Georgia 30341  
(770) 455-3660  
gme@eellslawgroup.com